Case 05-27957 Doc 1 Filed 07/14/05 Entered 07/14/05 12:01:06 Desc Main (Official Form 1) (12/03) Document Page 1 of 27

FORM B1 **United States Bankruptcy Court Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Camacho, Theodore Jr. All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-7566 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 3054 Bernice Rd. Lansing, IL 60438 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) **Venue** (Check any applicable box) ■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. **Type of Debtor** (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which Individual(s) the Petition is Filed (Check one box) Railroad ☐ Stockbroker ☐ Chapter 11 ☐ Corporation ☐ Chapter 7 Chapter 13 ☐ Commodity Broker ☐ Chapter 12 ☐ Partnership ☐ Chapter 9 ☐ Clearing Bank ☐ Sec. 304 - Case ancillary to foreign proceeding ☐ Other Nature of Debts (Check one box) Filing Fee (Check one box) Consumer/Non-Business ☐ Business Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only.) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) *** Stuart B. Handelman 6195779 *** Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1-15 16-49 100-199 200-999 50-99 1000-over П Estimated Assets \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to More than \$50,000 \$100,000 \$1 million \$10 million \$50 million \$100 million \$100 million \$500,000 П П П П П П Estimated Debts \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50.001 to \$100.001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million П П П П П

(Official Form (Case)305-27957 Doc 1 Filed 07/14/05	Entered 07/14/05 12:01	.:06 Desc Main
Voluntary Petition Document	Naage 12elofr27	FORM B1, Page 2
(This page must be completed and filed in every case)	Camacho, Theodore Jr.	
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addit	ional sheet)
Location	Case Number:	Date Filed:
Where Filed: - None -		
Pending Bankruptcy Case Filed by any Spouse, Partner, or	-	ī .
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
		C
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint)		hibit A
I declare under penalty of perjury that the information provided in this	(To be completed if debtor is require	ed to file periodic reports (e.g., forms
petition is true and correct.		nd Exchange Commission pursuant to
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed	Section 13 or 15(d) of the Securities requesting relief under chapter 11)	Exchange Act of 1934 and is
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	☐ Exhibit A is attached and made	le a part of this petition.
the relief available under each such chapter, and choose to proceed under chapter 7.		hibit B
I request relief in accordance with the chapter of title 11, United States	(To be completed it	f debtor is an individual
Code, specified in this petition.	whose debts are pri	marily consumer debts)
	I, the attorney for the petitioner nam that I have informed the petitioner the	
X /s/ Theodore Camacho, Jr.	chapter 7, 11, 12, or 13 of title 11, U	
Signature of Debtor Theodore Camacho, Jr.	explained the relief available under	
X	X _/s/ Stuart B. Handelman	July 11, 2005
Signature of Joint Debtor	Signature of Attorney for Debto	or(s) Date
2-8	Stuart B. Handelman	
Telephone Number (If not represented by attorney)	Ex	hibit C
	Does the debtor own or have posses a threat of imminent and identifiable	sion of any property that poses harm to public health or
July 11, 2005	safety?	marin to paone nearm of
Date	☐ Yes, and Exhibit C is attached	l and made a part of this petition.
Signature of Attorney X /s/ Stuart B. Handelman	■ No	
Signature of Attorney for Debtor(s)		torney Petition Preparer
Stuart B. Handelman 6195779	I certify that I am a bankruptcy petit	
Printed Name of Attorney for Debtor(s)	§ 110, that I prepared this document provided the debtor with a copy of t	
The Law Offices of Stuart B. Handelman, P.C.	provided the debtor with a copy of t	ms document.
Firm Name	Printed Name of Bankruptcy Pe	etition Prenarer
332 S. Michigan Avenue, Suite 1020		Tipuloi
Chicago, IL 60604	Social Security Number (Require	red by 11 U.S.C. 8 110(c))
Address	Social Security Pulliber (Require	ica by 11 C.S.C.ş 110(c).)
Address Email: shandelman@sbhpc.net _(312) 360-0500 Fax: (312) 360-1033		
Telephone Number	Address	
July 11, 2005	Audiess	
Date	Names and Social Security num	nbers of all other individuals who
Signature of Debtor (Corporation/Partnership)	prepared or assisted in preparing	g this document:
I declare under penalty of perjury that the information provided in this		
petition is true and correct, and that I have been authorized to file this		
petition on behalf of the debtor.		
The debtor requests relief in accordance with the chapter of title 11,	If more than one person prepare	ed this document, attach additional
United States Code, specified in this petition.	sheets conforming to the approp	priate official form for each person.
X	XSignature of Bankruptcy Petitio	
X	Signature of Bankruptcy Petitio	n Preparer
Printed Name of Authorized Individual	Date	
	A bankruptcy petition preparer's	s failure to comply with the
Title of Authorized Individual	provisions of title 11 and the Fe	ederal Rules of Bankruptcy
	Procedure may result in fines of	
Date	U.S.C. § 110; 18 U.S.C. § 156.	
	I	

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United States Bankruptcy Court
Northern District of Illinois

In re	Theodore Camacho, Jr.		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMP	ENSATION OF ATTOR	RNEY FOR DE	CBTOR(S)
(Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the per rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy	, or agreed to be pai	d to me, for services rendered or t
	For legal services, I have agreed to accept		\$	2,200.00
	Prior to the filing of this statement I have received	ed	\$	2,200.00
	Balance Due		\$	0.00
2. 5	194.00 of the filing fee has been paid.			
3. 7.	The source of the compensation paid to me was:			
	■ Debtor □	Other (specify):		
4. 7	The source of compensation to be paid to me is:			
	■ Debtor □	Other (specify):		
б. I а І	I have not agreed to share the above-disclosed firm. I have agreed to share the above-disclosed composed A copy of the agreement, together with a list of the normal return for the above-disclosed fee, I have agreed to an Analysis of the debtor's financial situation, and response and filing of any petition, schedules, so the Representation of the debtor at the meeting of creation. [Other provisions as needed] Negotiations with secured creditors reaffirmation agreements and applications of the secured creditors and applications.]	ompensation with a person or person en names of the people sharing in the people sharing in the people sharing in the people sharing in the people sharing advice to the debtor in detestatement of affairs and plan which ditors and confirmation hearing, and to reduce to market value; exations as needed; preparation	ons who are not ment to compensation is a compensation of the bankruptcy commander to may be required; dany adjourned hear exemption plann	nbers or associates of my law firm ttached. ase, including: file a petition in bankruptcy; rings thereof; ing; preparation and filing of
7. 1	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding; antic	dischargeability actions, judi	cial lien avoidand	es, relief from stay actions o motions.
		CERTIFICATION		
	certify that the foregoing is a complete statement of ankruptcy proceeding.	of any agreement or arrangement for	or payment to me for	representation of the debtor(s) in
Dated	: _July 11, 2005	/s/ Stuart B. Hand	elman	
		Stuart B. Handeln The Law Offices of 332 S. Michigan A Chicago, IL 60604 (312) 360-0500 F. shandelman@sbh	of Stuart B. Hande Avenue, Suite 102 I ax: (312) 360-103	0

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In re	Theodore Camacho, Jr.	Case No.	
_		Debtor	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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In re	Theodore Camacho, Jr.		Case No.	
-		Debtor		

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

 $Do \ not \ list \ interests \ in \ executory \ contracts \ and \ unexpired \ leases \ on \ this \ schedule. \ List \ them \ in \ Schedule \ G \ - \ Executory \ Contracts \ and \ Unexpired \ Leases.$

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	S	tandard Bank Checking Account	-	1,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	S In	ecurity Deposit I landlord's possession	-	650.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		ousehold Goods and Furnishings n debtor's possession	-	1,150.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		clothing n debtor's possession	-	200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.		liscellaneous Photographic & Hobby Equipment a debtor's possession	-	2,000.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	U	niversal Life Insurance Policy through State Farm	-	2,106.00
			(Total	Sub-Total of this page)	al > 7,106.00

² continuation sheets attached to the Schedule of Personal Property

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In	re Theodore Camacho, Jr.		C	ase No			
			Debtor				
	SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet)						
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption		
10.	Annuities. Itemize and name each issuer.	Х					
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	ER Mo	ISA Qualified - Mass Mutual Financial Group ney Purchase Plan	-	74,000.00		
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X					
13.	Interests in partnerships or joint ventures. Itemize.	X					
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X					
15.	Accounts receivable.	X					
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X					
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X					
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
				Sub-Tota	al > 74,000.00		
			(To	tal of this page)			

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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In	re Theodore Camacho, Jr.		C	ase No	
			Debtor		
		SCHED	OULE B. PERSONAL PROPERT	Ϋ́	
			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		c: 2000 GMC Yukon XL otor's possession	-	13,000.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	x			
27.	Machinery, fixtures, equipment, and supplies used in business.	x			
28.	Inventory.	x			
29.	Animals.	x			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

Sub-Total > 13,000.00 (Total of this page)

Total >

94,106.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re	Theodore Camacho, Jr.	Case No.	
_		Debtor	

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Value of Current Market Value of Specify Law Providing Property Without Deducting Exemption Description of Property Claimed Each Exemption Exemption Checking, Savings, or Other Financial Accounts, Certificates of Deposit 1,000.00 1,000.00 Standard Bank Checking Account 735 ILCS 5/12-1001(b) Security Deposits with Utilities, Landlords, and Others **Security Deposit** 735 ILCS 5/12-901 650.00 650.00 In landlord's possession **Wearing Apparel** Clothing 200.00 735 ILCS 5/12-1001(a) 200.00 In debtor's possession Firearms and Sports, Photographic and Other Hobby Equipment Miscellaneous Photographic & Hobby 735 ILCS 5/12-1001(b) 1,000.00 2,000.00 Equipment In debtor's possession Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans ERISA Qualified - Mass Mutual Financial Group 735 ILCS 5/12-704 100% 74,000.00 Money Purchase Plan

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Form B6D (12/03)

In re	Theodore Camacho, Jr.		Case No.	
-		Debtor		

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

ODDD MODE (S. 11.1.1.	ç	Hu	sband, Wife, Joint, or Community	Č	Ļ	J D	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L		CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. xxxxxxxx2479			Lien on Vehicle	┑╸				
Creditor #: 1 GMAC P.O. Box 9001952 Louisville, KY 40290		-	GMAC: 2000 GMC Yukon XL In debtor's possession TO BE PAID INSIDE PLAN)		
	┸		Value \$ 13,000.00				19,861.50	6,861.50
Account No. xxxxxxxxxxxx2811 Creditor #: 2 Harlem Furniture Retail Services P.O. Box 17602 Baltimore, MD 21297		-	Purchase Money Security Harlem Furniture: Bedroom Set TO BE PAID INSIDE PLAN					
			Value \$ 500.00				1,163.08	663.08
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			(Total o	Sub this			21,024.58	
			(Report on Summary of		Γot dul		21,024.58	

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Form B6E (04/04)

In re	Theodore Camacho, Jr.	Co	ase No.
-	Theodore Camacho, 31.	Debtor	ase 110

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ☐ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors

of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

0 continuation sheets attached

^{*}Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Form B6F (12/03)

In re	Theodore Camacho, Jr.		Case No.	
_		Debtor		

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C		М	CONTINGEN	UNLLQULD	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx-xxxx-4029			Credit Card		N T	T		
Creditor #: 1 Bank One P.O. Box 15298 Wilmington, DE 19850		-				E D		10,941.65
Account No.		T	Encore Receivable Management					
Representing: Bank One			400 Rogers N Road P.O. Box 3330 Olathe, KS 66063-3330					
Account No. xxxx-xxxx-3219 Creditor #: 2 Citi Card P.O. Box 6000 The Lakes, NV 89163-6000		_	Credit card					1,696.70
		-	0 111					1,090.70
Account No. xxxx-xxxx-3351 Creditor #: 3 GM Card Cardmember Services P.O. Box 80082 Salinas, CA 93912-0082		_	Credit card					9,492.34
_1 continuation sheets attached	•	1	(To	Si al of th		tota pag		22,130.69

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Form B6F - Cont. (12/03)

In re	Theodore Camacho, Jr.	Case No	
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

						_	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No.			Accounts Receivable Management,	٦т	ΙT		
Representing:	1		Inc	L	D	L	
GM Card			P.O. Box 129				
			Thorofare, NJ 08086				
Account No. xxxxxxxx0784			Credit card				
Creditor #: 4	1						
Sears							
Citi Cards		-					
P.O. Box 20363							
Kansas City, MO 64195							
							4,338.15
Account No.				T		T	
	1						
Account No.	_	┢		+	╁	╁	
Account No.							
A AN	<u> </u>	╀		+	+	+	
Account No.							
				丄			
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of				Sub			4,338.15
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge)	4,000.10
					Tot	al	
			(Report on Summary of S				26,468.84
			• •				

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In re	Theodore Camacho, Jr.	Case No.						
	Debtor							
	SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES							
	Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.							
	☐ Check this box if debtor has no executory contracts or unexpired leases.							
Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.								
	Current Apartment Lease	Lessee						

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In re	Theodore Camacho, Jr.	Case No.						
		Debtor						
SCHEDULE H. CODEBTORS								
Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case. Check this box if debtor has no codebtors.								

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF CODEBTOR

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Form B6I (12/03)

In re	Theodore Camacho, Jr.		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

whether or not a joint petition i	s filed, unless the spouses are separated and a joint peti-				
Debtor's Marital Status:	DEPENDENTS OF DE	BTOR AND	SPOUSE		
Single	RELATIONSHIP None.	AGE			
EMPLOYMENT	DEBTOR		SPOUSE		
Occupation	Material Handler				
Name of Employer	Leavitt Tube				
How long employed	14 years				
Address of Employer	1717 W. 115th Street Chicago, IL				
INCOME: (Estimate of avera	ge monthly income)		DEBTOR		SPOUSE
	salary, and commissions (pro rate if not paid monthly)	\$	2,860.00	\$	N/A
Estimated monthly overtime		\$	0.00	\$	N/A
SUBTOTAL		\$	2,860.00	\$	N/A
LESS PAYROLL DEDUca. Payroll taxes and social b. Insurance c. Union dues d. Other (Specify) SUBTOTAL OF PAYRO	1 security	\$ \$ \$ \$ \$	661.44 91.78 0.00 0.00 0.00 753.22	\$ \$ \$ \$	N/A N/A N/A N/A N/A
TOTAL NET MONTHLY TA	KE HOME PAY	\$	2,106.78	\$	N/A
Regular income from operation	n of business or profession or farm (attach detailed state	ement) \$	0.00	\$	N/A
Income from real property		\$	0.00	\$	N/A
Interest and dividends		\$	0.00	\$	N/A
Alimony, maintenance or support dependents listed above Social security or other govern (Specify)	ort payments payable to the debtor for the debtor's use ament assistance	or that \$	0.00	\$	N/A N/A
(Specify)		Φ	0.00	φ	N/A
Pension or retirement income		φ <u> </u>	0.00	φ	N/A
Other monthly income		Ψ	0.00	Φ	19/8
(Specify) Bonus		\$	400.00	\$	N/A
		\$	0.00	\$	N/A
TOTAL MONTHLY INCOM	E	\$	2,506.78	\$	N/A
TOTAL COMBINED MONT		(Rer	oort also on Sun	nmary o	f Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re	Theodore Camacho, Jr.		Case No.	
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's famade bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	amily. Pro rate	e any payments
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	olete a separate	schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	650.00
Are real estate taxes included? Yes No _X		
Is property insurance included? Yes No X		
Utilities: Electricity and heating fuel	\$	30.00
Water and sewer	\$	0.00
Telephone	\$	68.00
Other Cable	\$	60.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	300.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	80.00
Medical and dental expenses	\$	0.00
Transportation (not including car payments)	\$	200.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	30.00
Health	\$	0.00
Auto	\$	38.78
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto	\$	0.00
Other	\$	0.00
Other	\$	0.00
Other	\$ 	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	φ	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	Ψ <u></u>	0.00
Other See Detailed Expense Attachment	\$	150.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	1,706.78
	Ψ	
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, mother regular interval.	onthly, annual	ly, or at some
A. Total projected monthly income	\$	2,506.78
B. Total projected monthly expenses	\$	1,706.78
C. Excess income (A minus B)	\$	800.00
D. Total amount to be paid into plan each Monthly	\$	800.00
(interval)		

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In re	Theodore Camacho, Jr.		Document	Page 17 of 27	Case No.		
			D	Debtor(s)	_		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Expenditures:

Grooming	\$	50.00
Postage	<u> </u>	10.00
Cigarettes	\$	80.00
Vehicle License/Sticker	\$	10.00
Total Other Expenditures	\$	150.00

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Form 7 (12/03)

United States Bankruptcy Court Northern District of Illinois

In re	Theodore Camacho, Jr.		Case No.	
		Debtor(s)	Chapter	13
	STATEM	FAIRS		
not a joi proprieto	This statement is to be completed by every debuses is combined. If the case is filed under chapit petition is filed, unless the spouses are separator, partner, family farmer, or self-employed profess as well as the individual's personal affairs.	ter 12 or chapter 13, a married debtor n ted and a joint petition is not filed. An i	nust furnish informa individual debtor en	ation for both spouses whether or agaged in business as a sole

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)
\$24,901.78 Employment, 2005
\$44,262.00 Employment, 2004
\$45,192.00 Employment, 2003

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR **GMAC**

DATES OF **PAYMENTS** last 3 months

AMOUNT PAID \$1.706.70

AMOUNT STILL **OWING** \$19.861.50

2

P.O. Box 9001952 Louisville, KY 40290

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

3

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

The Law Offices of Stuart B. Handelman, 332 S. Michigan Avenue, Suite 1020 Chicago, IL 60604 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR June 2005

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2,200.00

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

NAME AND ADDRESS OF INSTITUTION

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year

immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

5

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

NOTICE LAW

docket number.

GOVERNMENTAL UNIT

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

TAXPAYER

BEGINNING AND ENDING

NAME I.D. NO. (EIN)

ADDRESS

NATURE OF BUSINESS

DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

ADDRESS NAME

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 11, 2005
Signature /s/ Theodore Camacho, Jr.
Theodore Camacho, Jr.
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Northern District of Illinois

In re	Theodore Camacho, Jr.		Case No.	
•		Debtor ,		
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	94,106.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		21,024.58	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		26,468.84	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,506.78
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,706.78
Total Number of Sheets of ALL Schedules		14			
	Т	otal Assets	94,106.00		
			Total Liabilities	47,493.42	

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United States Bankruptcy Court Northern District of Illinois

Theodore Camacho, Jr.			Case No.		
	Γ	Debtor(s)	Chapter	13	
DECLARATION CONCERNING DEBTOR'S SCHEDULES					
DECLARATION	UNDER PENALTY OF	F PERJURY B	Y INDIVIDUAL DE	EBTOR	
I declare under penalty o	f perjury that I have read	the foregoing s	summary and schedule	es, consisting of	
sheets [total shown on sun	nmary page plus 1], and				
knowledge, information, and belie	f.				
July 11, 2005	Signature	/s/ Theodore C	amacho, Jr.		
-		Theodore Cam			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

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United States Bankruptcy Court Northern District of Illinois

In re	Theodore Camacho, Jr.		Case No.	Case No.		
		Debtor(s)	Chapter 13			
	VERIFICATION OF CREDITOR MATRIX					
		Number of	Number of Creditors:			
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.					
Date:	July 11, 2005	/s/ Theodore Camacho, Jr. Theodore Camacho, Jr. Signature of Debtor				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

/s/ Theodore Camacho, Jr.	July 11, 2005	
Debtor's Signature	Date	Case Number

I, the debtor, affirm that I have read this notice.